

B6A (Official Form 6A) (12/07)

In re **Roshan Harricharan**Case No. **10-35812-H5-13**
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Homestead, 4742 Tain Drive, Houston, TX 77084-2733 Lot 22, Block 10, Glencairn Subdivision, Section 3, Harris County, Texas	Fee Simple Absolute	-	\$79,516.00	\$65,000.00

Total: \$79,516.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Roshan Harricharan**Case No. **10-35812-H5-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Monies in bank account, Wachovia Bank, Acct. No. xxxxxx0671 and in debtor's possession.	-	\$100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Residential deposit monies in debtor's possession.	-	\$532.00
4. Household goods and furnishings, including audio, video and computer equipment.		Stove \$20, Microwave \$15, Refrigerator/Freezer \$100, Washing Machine \$50, Dryer \$50, Living Room Furniture \$150, Silverware \$25, Bedroom Furniture \$250, Lawn Equipment/Tools \$50, 1-TV \$50, 1-DVD \$50, 1-Stereo \$25, Misc. Wall Hangings \$75, Household Tools \$100, 1-PC \$50, Plates/China/Etc. \$75, Den Furniture \$100, Dining Room Furniture \$250, 1-Camera \$20 and Linens/Tableware/Service \$65 in debtor's possession.	-	\$1,545.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Misc. clothing \$250 and footwear \$50 in debtor's possession.	-	\$300.00
7. Furs and jewelry.		Misc. jewelry in debtor's possession.	-	\$600.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Roshan Harricharan**Case No. **10-35812-H5-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorpo- rated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non- negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Roshan Harricharan**Case No. **10-35812-H5-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Roshan Harricharan**Case No. **10-35812-H5-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Dodge Ram 3500 in debtor's possession.	-	\$14,300.00
		1995 Freightliner Med Conv FL60 Heavy Duty Truck in debtor's possession and used in debtor's business.	-	\$3,200.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

3 continuation sheets attached
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Total >

\$20,577.00

B6C (Official Form 6C) (4/10)

In re **Roshan Harricharan**Case No. **10-35812-H5-13**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead, 4742 Tain Drive, Houston, TX 77084-2733 Lot 22, Block 10, Glencairn Subdivision, Section 3, Harris County, Texas	11 U.S.C. § 522(d)(1)	\$14,516.00	\$79,516.00
Monies in bank account, Wachovia Bank, Acct. No. xxxxxx0671 and in debtor's possession.	11 U.S.C. § 522(d)(5)	\$100.00	\$100.00
Residential deposit monies in debtor's possession.	11 U.S.C. § 522(d)(5)	\$532.00	\$532.00
Stove \$20, Microwave \$15, Refrigerator/Freezer \$100, Washing Machine \$50, Dryer \$50, Living Room Furniture \$150, Silverware \$25, Bedroom Furniture \$250, Lawn Equipment/Tools \$50, 1-TV \$50, 1-DVD \$50, 1-Stereo \$25, Misc. Wall Hangings \$75, Household Tools \$100, 1-PC \$50, Plates/China/Etc. \$75, Den Furniture \$100, Dining Room Furniture \$250, 1-Camera \$20 and Linens/Tableware/Service \$65 in debtor's possession.	11 U.S.C. § 522(d)(3)	\$45.00	\$1,545.00
Misc. clothing \$250 and footwear \$50 in debtor's possession.	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Misc. jewelry in debtor's possession.	11 U.S.C. § 522(d)(5)	\$600.00	\$600.00
2006 Dodge Ram 3500 in debtor's possession.	11 U.S.C. § 522(d)(2)	\$0.00	\$14,300.00
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$16,093.00	\$96,893.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Roshan Harricharan**Case No. **10-35812-H5-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1995 Freightliner Med Conv FL60 Heavy Duty Truck in debtor's possession and used in debtor's business.	11 U.S.C. § 522(d)(6) 11 U.S.C. § 522(d)(5)	\$2,175.00 \$1,025.00	\$3,200.00
		\$19,293.00	\$100,093.00

B6D (Official Form 6D) (12/07)

In re **Roshan Harricharan**Case No. **10-35812-H5-13**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxxx/xxxx Tain Glencairn CIA Butler & Hailey, PC 8901 Gaylord Drive, Ste. 100 Houston, TX 77024	-	DATE INCURRED: NATURE OF LIEN: Home Association Fees COLLATERAL: Homestead 4742 Tain Drive, Houston, TX 77084 REMARKS: VALUE: \$79,516.00				\$879.64	
ACCT #: Hometown Rental Purchase 4851 Highway 6 N., Ste. B Houston, TX 77084	-	DATE INCURRED: NATURE OF LIEN: Secured Loan COLLATERAL: Furniture REMARKS: VALUE: \$1,545.00				\$1,500.00	
ACCT #: Mann & Stevens Atty. June Mann 550 Westcott Street, Ste. 560 Houston, TX 77007	-	DATE INCURRED: NATURE OF LIEN: Attorney for - Wachovia COLLATERAL: Notice Only REMARKS: VALUE: \$0.00				Notice Only	Notice Only
ACCT #: Scott & Son's Auto Sale 6402 North Shepherd Houston, TX 77091	-	DATE INCURRED: June 2010 NATURE OF LIEN: Purchase Money COLLATERAL: 2006 Dodge Ram 3500 REMARKS: VALUE: \$14,300.00				\$20,681.81	\$6,381.81
Subtotal (Total of this Page) >						\$23,061.45	\$6,381.81
Total (Use only on last page) >							

1 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.
In re **Roshan Harricharan**

Case No. **10-35812-H5-13**
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
ACCT #: xxxx9078	X	-	DATE INCURRED: 2001 NATURE OF LIEN: Mortgage COLLATERAL: Homestead 4742 Tain Drive, Houston, TX 77084 REMARKS:				\$65,000.00		
Wachovia Mortgage PO Box 7512 Springfield, OH 45501-7512			VALUE: \$79,516.00						
ACCT #: xxxx9078			-						DATE INCURRED: Various NATURE OF LIEN: Post Petition Mortgage Payments COLLATERAL: Homestead 4742 Tain Drive, Houston, TX 77084 REMARKS:
Wachovia Mortgage PO Box 7512 Springfield, OH 45501-7512	VALUE: \$79,516.00								
ACCT #: xxxx9078	-	DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: Homestead 4742 Tain Drive, Houston, TX 77084 REMARKS:					\$8,276.30		
Wachovia Mortgage PO Box 7512 Springfield, OH 45501-7512		VALUE: \$79,516.00							
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims							Subtotal (Total of this Page) > Total (Use only on last page) >	\$116,653.30 \$139,714.75	\$0.00 \$6,381.81

(Report also on
Summary of
Schedules.)

(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6E (Official Form 6E) (04/10)

In re **Roshan Harricharan**Case No. **10-35812-H5-13**
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☒ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/10) - Cont.

In re **Roshan Harricharan**Case No. **10-35812-H5-13**
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: x9516 Internal Revenue Service 1919 Smith Street Stop 5024HOU Houston, TX 77002	-	DATE INCURRED: 07/08/09 CONSIDERATION: 1040 Taxes REMARKS:				\$10,343.94	\$10,343.94	\$0.00
ACCT #: Internal Revenue Service PO Box 21126 Philadephia, PA 19114	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only	Notice Only	Notice Only
Sheet no. <u>1</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$10,343.94	\$10,343.94	\$0.00

B6E (Official Form 6E) (04/10) - Cont.

In re **Roshan Harricharan**Case No. **10-35812-H5-13**
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: US Trustee Charles F. McVay 515 Rusk Street, Ste. 3516 Houston, TX 77002	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only	Notice Only	Notice Only
ACCT #: William E. Heitkamp Chapter 13 Trustee 9821 Katy Freeway, Suite 590 Katy, TX 77024	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only	Notice Only	Notice Only
Sheet no. <u>2</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$0.00	\$0.00	\$0.00

B6E (Official Form 6E) (04/10) - Cont.

In re **Roshan Harricharan**Case No. **10-35812-H5-13**
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Domestic Support Obligations
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Wendy J. Harricharan 4742 Tain Drive Houston, TX 77084	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only	Notice Only	Notice Only
Sheet no. <u>3</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$0.00	\$0.00	\$0.00

B6E (Official Form 6E) (04/10) - Cont.

In re **Roshan Harricharan**Case No. **10-35812-H5-13**
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Jesse Aguinaga, Attorney at Law, P.C. The Center, 8323 S.W. Frwy., Suite 670 Houston, TX 77074	-	DATE INCURRED: 07/19/2010 CONSIDERATION: Attorney Fees REMARKS:				\$2,660.00	\$2,660.00	\$0.00
Sheet no. <u>4</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$2,660.00	\$2,660.00	\$0.00
						\$13,003.94		
							\$13,003.94	\$0.00

B6F (Official Form 6F) (12/07)

In re **Roshan Harricharan**Case No. **10-35812-H5-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 5293 Allied Interstate 800 Interchange Minneapolis, MN 55426	-	DATE INCURRED: CONSIDERATION: Outstanding Debt REMARKS:				\$601.00
ACCT #: 8138 Amegy Bank 2460 53270 W West Valley City, UT 84119	-	DATE INCURRED: CONSIDERATION: Outstanding Debt REMARKS:				\$470.09
ACCT #: Atty. Todd A. Edwards 11410 East Freeway #180 Houston, TX 77029	-	DATE INCURRED: CONSIDERATION: Attorney for - Roshan Harricharan REMARKS:				Notice Only
ACCT #: BAC Home Loan Servicing, LP 400 Countrywide Way, Mail Stop SV-35 Simi Valley, CA 93065	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: x9686 Bank of America Bankruptcy Department P.O. Box 2240 Brea, CA 92822	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Central Finance Control PO Box 66051 Anaheim, CA 92816-6051	-	DATE INCURRED: CONSIDERATION: Outstanding Debt REMARKS:				\$4,189.00
Subtotal >						\$5,260.09
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

2 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Roshan Harricharan**Case No. **10-35812-H5-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: x8814 Central Finance Control PO Box 66051 Anaheim, CA 92816-6051	-	DATE INCURRED: CONSIDERATION: Outstanding Debt REMARKS:				\$8,841.00
ACCT #: xxxx4544 Chase PO Box 52195 Phoenix, AZ 85072-2195	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Elston & Edwards 11410 Easat Freeway #180 Houston, TX 77029	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Equifax 1550 Peach Tree Street N.W. Atlanta, GA 30309	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Experian 475 Anton Blvd. Costa Mesa, CA 92626	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: High Sierra Managment PO Box 105007 Atlanta, GA 30348-5007	-	DATE INCURRED: CONSIDERATION: Collecting for - Stone Crest Com. Assoc. REMARKS:				Notice Only

Sheet no. 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$8,841.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Roshan Harricharan**Case No. **10-35812-H5-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx-xx-0900 Internal Revenue Service 1919 Smith Street Stop 5024HOU Houston, TX 77002	-	DATE INCURRED: 2006 CONSIDERATION: 1040 Taxes REMARKS:				\$4,754.80
ACCT #: Jefferson Capital Systems PO Box 953185 St. Louis, MO 63195-3185	-	DATE INCURRED: CONSIDERATION: Collecting for - Chase Auto REMARKS:				\$7,518.04
ACCT #: xxxxxxx0144 Outsource Receivables PO Box 166 Ogden, UT 84402	-	DATE INCURRED: CONSIDERATION: Outstanding Debt REMARKS:				\$498.00
ACCT #: RJM Acquisitions, LLC 575 Underhill Blvd., Ste. 224 Syosset, NNY 11791	-	DATE INCURRED: CONSIDERATION: Outstanding Debt REMARKS:				\$263.43
ACCT #: RJM Acquisitions, LLC 575 Underhill Blvd., Ste. 224 Syosset, NNY 11791	-	DATE INCURRED: CONSIDERATION: Outstanding Debt REMARKS:				\$1,059.81
ACCT #: Trans Union 2 Baldwin Place 1510 Chester Pike Crum Lynne, PA 19022	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$14,094.08
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total > \$28,195.17

B6G (Official Form 6G) (12/07)

In re **Roshan Harricharan**Case No. **10-35812-H5-13**
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Timber Walk Apartments 5635 Timber Creek Place Drive Houston, TX 77084	Month to Month Residential Leasehold via Executory Contract. Contract to be ASSUMED

B6H (Official Form 6H) (12/07)

In re **Roshan Harricharan**Case No. **10-35812-H5-13**

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Wendy J. Harricharan 4742 Tain Drive Houston, TXC 77084	Wachovia Mortgage PO Box 7512 Springfield, OH 45501-7512

B6I (Official Form 6I) (12/07)

In re **Roshan Harricharan**Case No. **10-35812-H5-13**
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Separated	Dependents of Debtor and Spouse	
	Relationship(s): Son Son W/custodial pa	Age(s): 10 9 Children
Employment:		
Debtor		Spouse
Occupation	Driver	
Name of Employer	Package Express	
How Long Employed	6 years	
Address of Employer	609 Port West Houston, TX	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime
3. SUBTOTAL

DEBTOR**SPOUSE**

\$0.00

\$0.00

\$0.00

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes (includes social security tax if b. is zero)
- b. Social Security Tax
- c. Medicare
- d. Insurance
- e. Union dues
- f. Retirement
- g. Other (Specify)
- h. Other (Specify)
- i. Other (Specify)
- j. Other (Specify)
- k. Other (Specify)

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$0.00

6. TOTAL NET MONTHLY TAKE HOME PAY

\$0.00

7. Regular income from operation of business or profession or farm (Attach detailed stmt)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify):
12. Pension or retirement income
13. Other monthly income (Specify):
- a. Family Contribution/Estranged Spouse/Mtg
- b. N/A
- c. N/A

\$3,740.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$722.95

\$0.00

\$0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$4,462.95

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$4,462.95

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$4,462.95

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor is attempting to increase self employment income while minimizing expenses.

B6J (Official Form 6J) (12/07)

IN RE: **Roshan Harricharan**Case No. **10-35812-H5-13**
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$532.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable/Internet	\$146.00 \$0.00 \$0.00 \$39.00
3. Home maintenance (repairs and upkeep)	\$0.00
4. Food	\$275.00
5. Clothing	\$25.00
6. Laundry and dry cleaning	\$25.00
7. Medical and dental expenses	\$30.00
8. Transportation (not including car payments)	\$215.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00
10. Charitable contributions	\$0.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other: N/A	\$0.00 \$0.00 \$0.00 \$91.00 \$0.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: N/A	\$0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: Automobile Installment Pmt b. Other: Personal Hygiene c. Other: N/A d. Other: N/A	\$450.00 \$30.00 \$0.00 \$0.00
14. Alimony, maintenance, and support paid to others: Child Support 15. Payments for support of add'l dependents not living at your home: N/A 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	\$300.00 \$0.00 \$1,104.66
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,262.66
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Bankruptcy payment/on-going mortgage payment to be tendered by estranged spouse as part of marital divorce action/agreement.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	 \$4,462.95 \$3,262.66 \$1,200.29

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Roshan Harricharan**CASE NO **10-35812-H5-13**CHAPTER **13**

EXHIBIT TO SCHEDULE J

Itemized Business Expenses

Truck Driver-Idepenant

Expense	Category	Amount
Insurance	Insurance	\$75.00
Fuel	Diesel Fuel	\$425.00
Phone/Radio	Telephone	\$150.00
Repairs/Maintence	Repairs/Maintenace	\$125.00
Parking	Parking	\$100.00
Office Supplies	Office Supplies	\$25.00
Taxes	Taxes	\$204.66
Total >		\$1,104.66

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Roshan Harricharan**

Case No. **10-35812-H5-13**

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 07/20/2010

Signature /s/ Roshan Harricharan
Roshan Harricharan

Date _____

Signature _____

[If joint case, both spouses must sign.]